

# County of Cook, IL

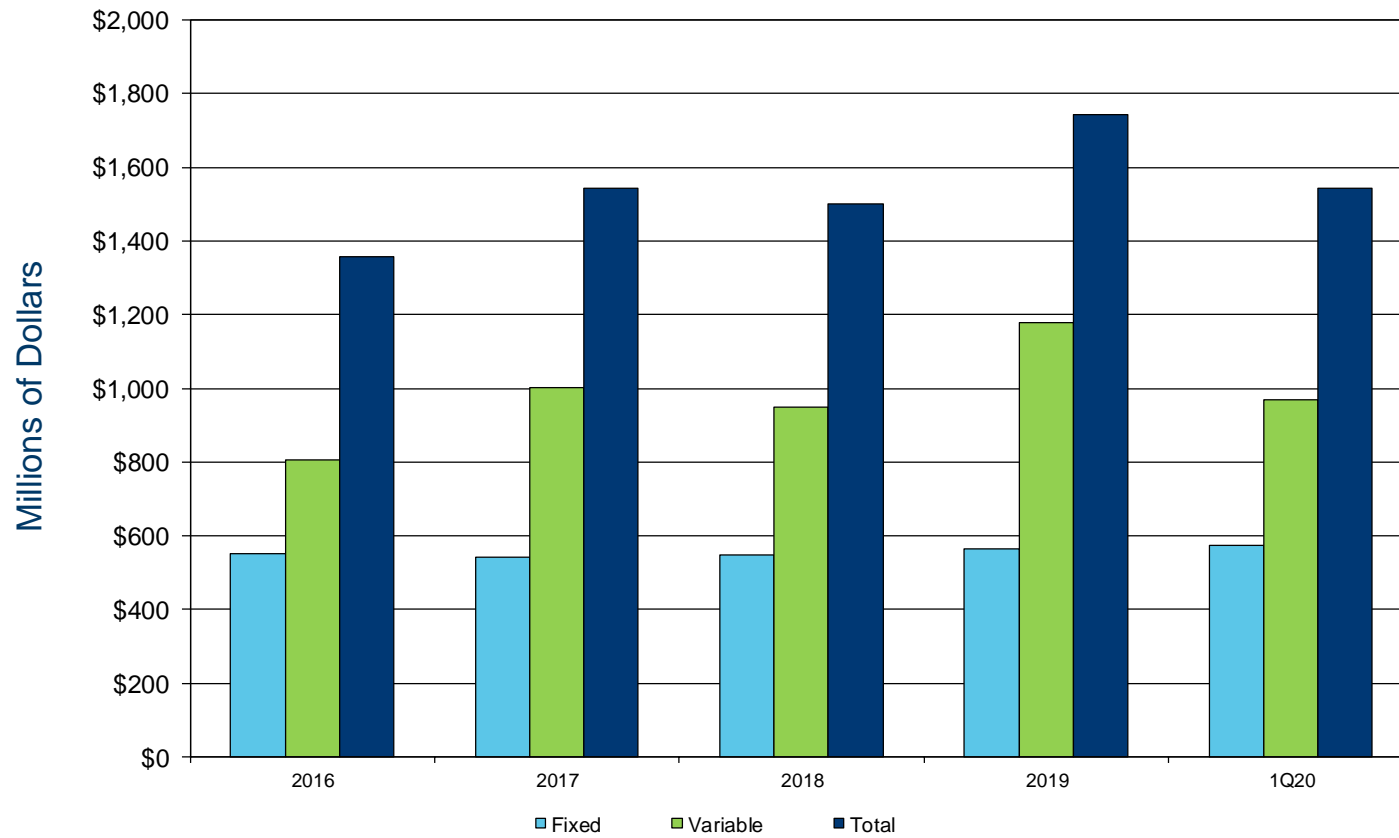
## Deferred Compensation Plan

As of March 31, 2020



# Plan Assets

# Asset Growth\*



\*As of March 31, 2020

## Assets by Investment Option\*

<u>Investment Option</u>	<u>Assets</u>	<u>% of Total</u>
<b>Asset Allocation</b>		
Vanguard LifeStrategy Moderate Growth Fund (Investor Shares)	\$ 39,354,853.80	2.55%
Vanguard LifeStrategy Growth Fund (Investor Shares)	\$ 35,579,994.28	2.31%
Vanguard LifeStrategy Conservative Growth Fund (Investor Shares)	\$ 14,806,654.00	0.96%
T. Rowe Price Retirement 2025 Fund (Investor Class)	\$ 6,762,593.99	0.44%
T. Rowe Price Retirement 2030 Fund (Investor Class)	\$ 3,770,885.40	0.24%
T. Rowe Price Retirement 2035 Fund (Investor Class)	\$ 2,946,092.48	0.19%
T. Rowe Price Retirement 2020 Fund (Investor Class)	\$ 2,790,018.05	0.18%
T. Rowe Price Retirement 2040 Fund (Investor Class)	\$ 2,786,306.06	0.18%
T. Rowe Price Retirement 2045 Fund (Investor Class)	\$ 2,377,360.12	0.15%
T. Rowe Price Retirement 2050 Fund (Investor Class)	\$ 1,964,245.62	0.13%
T. Rowe Price Retirement 2055 Fund (Investor Class)	\$ 1,071,050.11	0.07%
T. Rowe Price Retirement 2015 Fund (Investor Class)	\$ 747,942.44	0.05%
T. Rowe Price Retirement 2010 Fund (Investor Class)	\$ 295,039.45	0.02%
<b>Total</b>	<b>\$ 115,253,035.80</b>	<b>7.47%</b>
<b>International Stocks</b>		
EuroPacific Growth Fund (Class R5)	\$ 62,955,063.56	4.08%
Capital World Growth & Income Fund (Class R6)	\$ 50,781,766.84	3.29%
<b>Total</b>	<b>\$ 113,736,830.40</b>	<b>7.37%</b>

\*As of March 31, 2020

## Assets by Investment Option\*

<u>Investment Option</u>	<u>Assets</u>	<u>% of Total</u>
<b>Small-Cap Stocks</b>		
Neuberger Berman Genesis Fund (Institutional Class)	\$ 19,859,214.63	1.29%
Vanguard Small-Cap Index Fund (Institutional Shares)	\$ 19,193,320.33	1.24%
William Blair Small Cap Growth Fund (Class I)	\$ 13,725,804.39	0.89%
Victory Sycamore Small Company Opportunity Fund (Class I)	\$ 8,756,724.59	0.57%
<b>Total</b>	<b>\$ 61,535,063.94</b>	<b>3.99%</b>
<b>Mid-Cap Stocks</b>		
Vanguard Mid-Cap Index Fund (Institutional Shares)	\$ 27,499,830.49	1.78%
JP Morgan Mid Cap Value Fund (Class L)	\$ 20,081,588.98	1.30%
<b>Total</b>	<b>\$ 47,581,419.47</b>	<b>3.08%</b>
<b>Large-Cap Stocks</b>		
Fidelity Contrafund (Class K6)	\$ 203,982,685.01	13.22%
Vanguard Institutional Index Fund (Institutional Shares)	\$ 131,729,350.35	8.54%
Growth Fund of America (Class R6)	\$ 63,855,099.08	4.14%
T. Rowe Price U.S. Equity Research Fund (I Class)	\$ 35,646,432.85	2.31%
American Century Large Company Value Fund (Class R6)	\$ 31,865,918.55	2.07%
Invesco Growth and Income Fund (Class Y)	\$ 23,985,457.24	1.55%
<b>Total</b>	<b>\$ 491,064,943.08</b>	<b>31.83%</b>

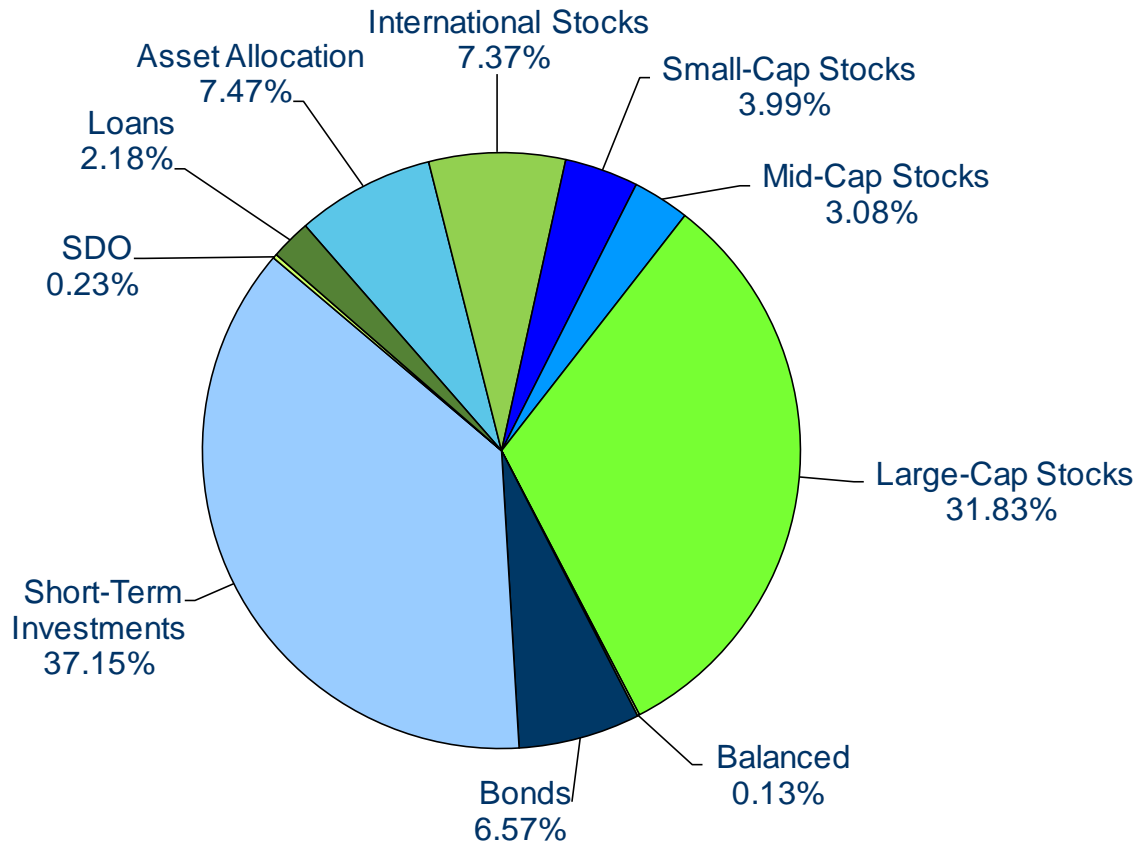
\*As of March 31, 2020

## Assets by Investment Option\*

<u>Investment Option</u>	<u>Assets</u>	<u>% of Total</u>
<b>Balanced</b>		
T. Rowe Price Retirement Balanced Fund (Investor Class)	\$ 1,946,525.13	0.13%
<b>Bonds</b>		
Dodge & Cox Income Fund	\$ 101,362,217.97	6.57%
<b>Short-Term Investments</b>		
Cook County Blended Fixed Option	\$ 573,224,481.42	37.15%
<b>Self-Directed Option</b>		
Schwab PCRA	\$ 3,493,702.87	0.23%
<b>Loans</b>		
Loan Outstanding Principal	\$ 33,703,238.36	2.18%
<b>Total:</b>	<b>\$ 1,542,901,458.44</b>	<b>100.00%</b>

\*As of March 31, 2020

# Assets by Investment Category\*

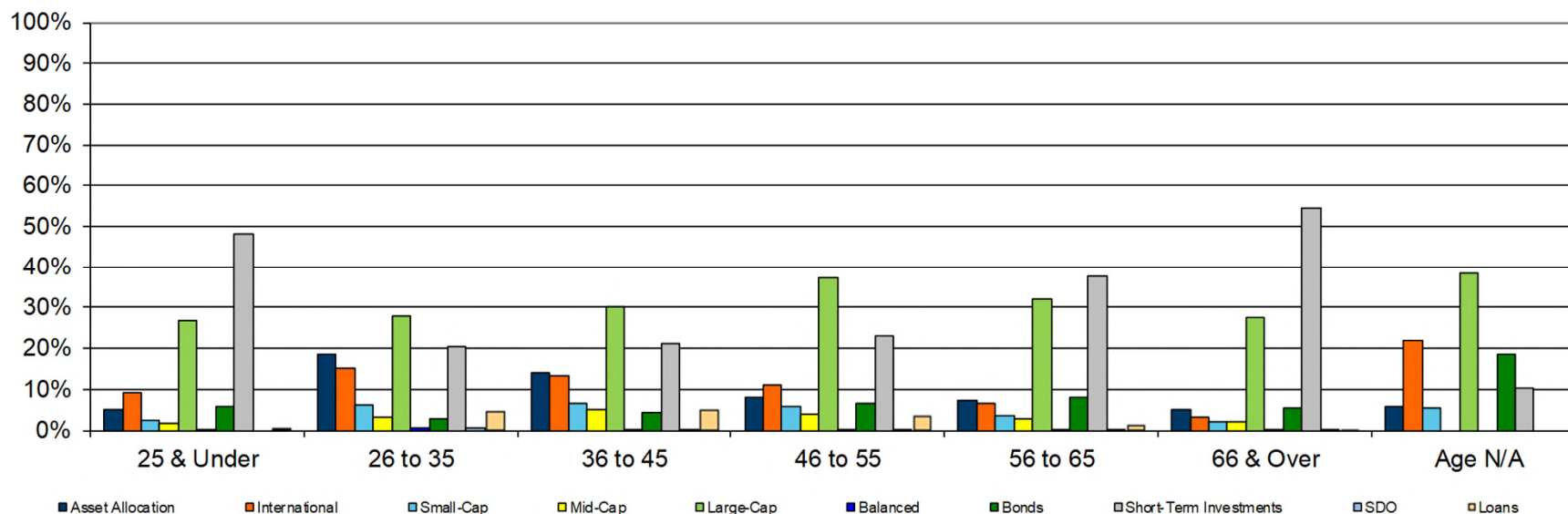


\*As of March 31, 2020

# Assets by Participant Age Group and Asset Class\*

Age Group	Asset Allocation	International	Small-Cap	Mid-Cap	Large-Cap	Balanced	Bonds	Short-Term Investments	SDO	Loans	Total
25 & Under	\$39,064	\$71,257	\$20,024	\$12,705	\$207,654	\$1,485	\$43,997	\$374,375	\$0	\$6,689	\$777,250
26 to 35	\$3,855,304	\$3,145,391	\$1,303,483	\$666,685	\$5,786,143	\$113,204	\$596,506	\$4,247,765	\$129,961	\$1,021,038	\$20,865,482
36 to 45	\$15,966,414	\$15,145,358	\$7,553,159	\$5,858,772	\$34,413,460	\$33,657	\$5,081,932	\$24,060,141	\$294,375	\$6,166,923	\$114,574,191
46 to 55	\$32,583,970	\$44,354,297	\$23,377,483	\$16,093,511	\$151,147,457	\$1,021,958	\$25,954,893	\$94,102,174	\$1,387,721	\$15,401,113	\$405,424,578
56 to 65	\$41,388,750	\$37,433,793	\$20,597,057	\$16,119,355	\$178,948,459	\$509,070	\$45,186,584	\$210,697,301	\$1,393,307	\$9,291,075	\$561,564,752
66 & Over	\$21,397,730	\$13,507,278	\$8,664,507	\$8,830,392	\$120,422,090	\$267,150	\$24,431,385	\$239,705,606	\$288,339	\$1,816,400	\$439,330,878
N/A	\$21,802	\$79,457	\$19,351	\$0	\$139,680	\$0	\$66,920	\$37,119	\$0	\$0	\$364,329
<b>Total</b>	<b>\$115,253,036</b>	<b>\$113,736,830</b>	<b>\$61,535,064</b>	<b>\$47,581,419</b>	<b>\$491,064,943</b>	<b>\$1,946,525</b>	<b>\$101,362,218</b>	<b>\$573,224,481</b>	<b>\$3,493,703</b>	<b>\$33,703,238</b>	<b>\$1,542,901,458</b>

Percentage of Assets by Asset Class within Age Group



\*As of March 31, 2020



## Assets by Participant Age Group and Averages\*

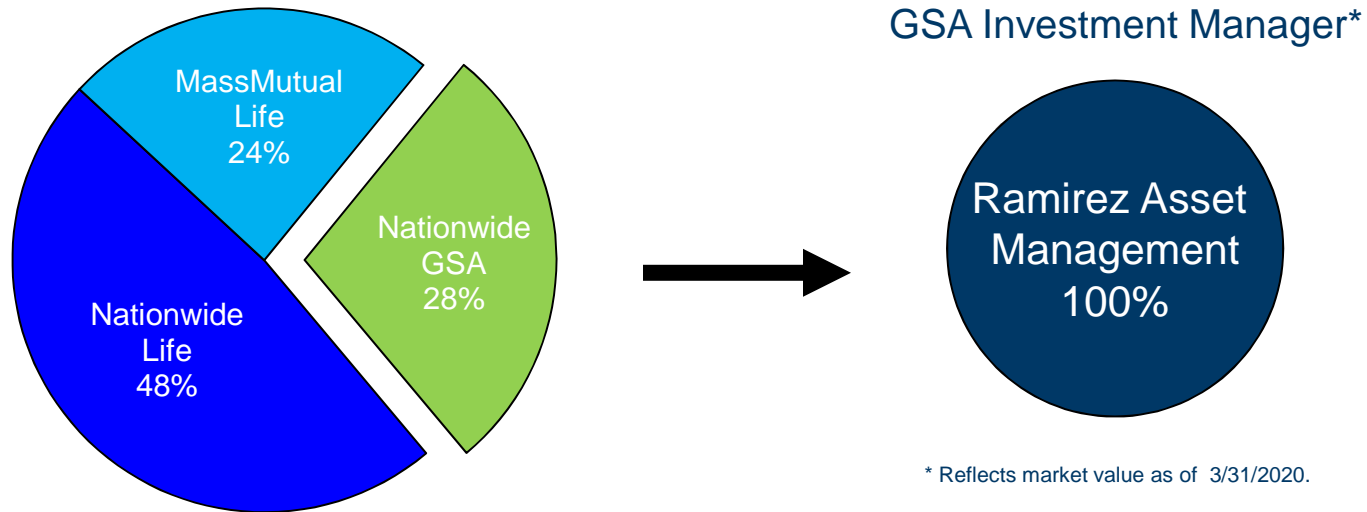
Age	Participants**	Assets	% of Total	Avg Balance
25 & Under	108	\$777,250	0.05%	\$7,197
26 to 35	1,957	\$20,865,482	1.35%	\$10,662
36 to 45	3,877	\$114,574,191	7.43%	\$29,552
46 to 55	5,974	\$405,424,578	26.28%	\$67,865
56 to 65	5,360	\$561,564,752	36.40%	\$104,770
66 & Over	3,314	\$439,330,878	28.47%	\$132,568
N/A	2	\$364,329	0.02%	\$182,165
<b>Total:</b>	<b>20,592</b>	<b>\$1,542,901,460</b>	<b>100.00%</b>	<b>\$74,927</b>

\* As of March 31, 2020

\*\* Represents the number of participants with a balance on March 31, 2020.

# Blended Fixed Breakdown

# Cook County Blended Fixed Option



Product Provider	2nd Quarter 2020 Interest Yield	3/31/2020 Book Value	3/31/2020 Market Value	Net Purchase Allocation 2Q2020	Net Redemption Allocation 2Q2020
Nationwide GSA	2.75%	\$160,460,966	\$165,475,059	33%	28%
Nationwide Life Insurance Company	2.95%	\$272,315,012	\$272,315,012	34%	48%
MassMutual Life Insurance Company	3.00%	\$140,493,372	\$140,493,372	33%	24%
Cook County Blended Fixed #	2.91%	\$573,224,481	\$578,283,443		

# The Book Value total for the Cook County Blended Fixed does not equal the sum of the Book Values for the underlying contracts. This difference is expected and is a factor in the computation of the next quarterly yield for the Cook County Blended Fixed Option.

## Cook County Blended Fixed Option 3-Year Yield History

	2018			
Product	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
Nationwide Life (Gen. Acct.)	3.15%	3.15%	3.10%	3.05%
MassMutual Life Insurance Company	3.00%	3.00%	3.00%	3.00%
Nationwide Life (GSA)	2.72%	2.81%	2.94%	2.89%
<b>Blended Rate</b>	<b>3.00%</b>	<b>3.02%</b>	<b>3.03%</b>	<b>3.00%</b>

	2019			
Product	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
Nationwide Life (Gen. Acct.)	3.00%	3.00%	3.00%	3.00%
MassMutual Life Insurance Company	3.00%	3.00%	3.00%	3.00%
Nationwide Life (GSA)	2.93%	2.92%	2.97%	2.95%
<b>Blended Rate</b>	<b>3.00%</b>	<b>2.98%</b>	<b>2.99%</b>	<b>2.99%</b>

	2020			
Product	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
Nationwide Life (Gen. Acct.)	3.00%	2.95%		
MassMutual Life Insurance Company	3.00%	3.00%		
Nationwide Life (GSA)	2.75%	2.75%		
<b>Blended Rate</b>	<b>2.93%</b>	<b>2.91%</b>		

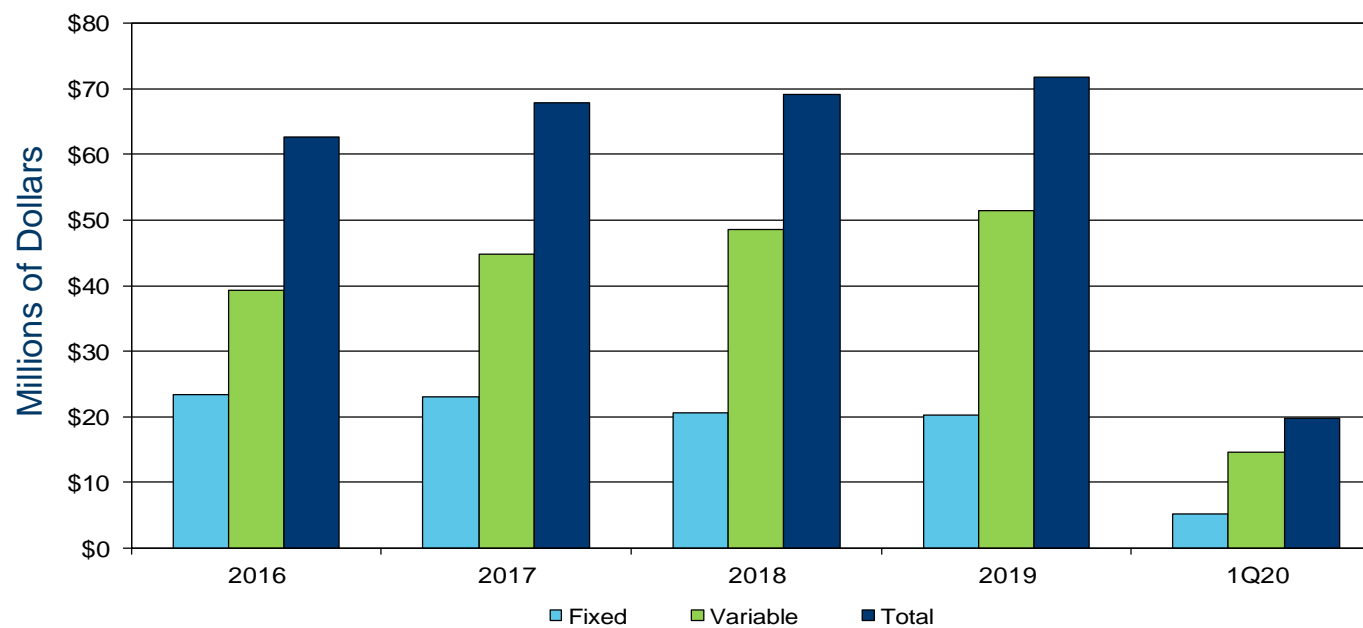
## Self-Directed Option\*

Date	Beginning Balance	Transfers TO Schwab	Transfers FROM Schwab	Ending Balance	Participants
1Q19	\$3,812,984	\$34,000	\$0	\$4,799,962	72
2Q19	\$4,799,962	\$36,218	\$87,067	\$4,605,145	75
3Q19	\$4,605,145	\$5,000	\$72,860	\$3,989,757	75
4Q19	\$3,989,757	\$62,974	\$31,884	\$4,125,518	77
1Q20	\$4,125,518	\$138,191	\$191,810	\$3,125,221	75

\*As of March 31, 2020

# Plan Deferrals

## Deferral Growth\*



\*As of March 31, 2020 YTD

## Deferrals by Investment Option\*

<u>Investment Option</u>	<u>Deferrals</u>	<u>% of Total</u>
<b>Asset Allocation</b>		
Vanguard LifeStrategy Growth Fund (Investor Shares)	\$ 1,008,189.40	5.09%
Vanguard LifeStrategy Moderate Growth Fund (Investor Shares)	\$ 440,483.36	2.22%
T. Rowe Price Retirement 2040 Fund (Investor Class)	\$ 210,451.44	1.06%
Vanguard LifeStrategy Conservative Growth Fund (Investor Shares)	\$ 203,412.18	1.03%
T. Rowe Price Retirement 2030 Fund (Investor Class)	\$ 179,035.06	0.90%
T. Rowe Price Retirement 2035 Fund (Investor Class)	\$ 144,322.44	0.73%
T. Rowe Price Retirement 2050 Fund (Investor Class)	\$ 140,621.46	0.71%
T. Rowe Price Retirement 2045 Fund (Investor Class)	\$ 133,340.74	0.67%
T. Rowe Price Retirement 2025 Fund (Investor Class)	\$ 114,998.38	0.58%
T. Rowe Price Retirement 2055 Fund (Investor Class)	\$ 79,023.95	0.40%
T. Rowe Price Retirement 2020 Fund (Investor Class)	\$ 59,181.40	0.30%
T. Rowe Price Retirement 2010 Fund (Investor Class)	\$ 15,083.25	0.08%
T. Rowe Price Retirement 2015 Fund (Investor Class)	\$ 14,355.60	0.07%
<b>Total</b>	<b>\$ 2,742,498.66</b>	<b>13.85%</b>
<b>International Stocks</b>		
EuroPacific Growth Fund (Class R5)	\$ 1,486,980.03	7.51%
Capital World Growth & Income Fund (Class R6)	\$ 1,064,211.25	5.37%
<b>Total</b>	<b>\$ 2,551,191.28</b>	<b>12.89%</b>

\*As of March 31, 2020 YTD



## Deferrals by Investment Option\*

<u>Investment Option</u>	<u>Deferrals</u>	<u>% of Total</u>
<b>Small-Cap Stocks</b>		
Vanguard Small-Cap Index Fund (Institutional Shares)	\$ 402,303.00	2.03%
Neuberger Berman Genesis Fund (Institutional Class)	\$ 386,300.90	1.95%
William Blair Small Cap Growth Fund (Class I)	\$ 232,687.68	1.18%
Victory Sycamore Small Company Opportunity Fund (Class I)	\$ 215,327.85	1.09%
<b>Total</b>	<b>\$ 1,236,619.43</b>	<b>6.25%</b>
<b>Mid-Cap Stocks</b>		
Vanguard Mid-Cap Index Fund (Institutional Shares)	\$ 527,740.16	2.67%
JP Morgan Mid Cap Value Fund (Class L)	\$ 324,607.60	1.64%
<b>Total</b>	<b>\$ 852,347.76</b>	<b>4.30%</b>
<b>Large-Cap Stocks</b>		
Fidelity Contrafund (Class K6)	\$ 1,311,414.29	6.62%
Vanguard Institutional Index Fund (Institutional Shares)	\$ 1,645,987.81	8.31%
The Growth Fund of America (Class R6)	\$ 850,615.23	4.30%
T. Rowe Price U.S. Equity Research Fund (I Class)	\$ 732,800.16	3.70%
American Century Large Company Value Fund (Class R6)	\$ 657,559.11	3.32%
Invesco Growth and Income Fund (Class Y)	\$ 454,473.47	2.30%
<b>Total</b>	<b>\$ 5,652,850.07</b>	<b>28.55%</b>

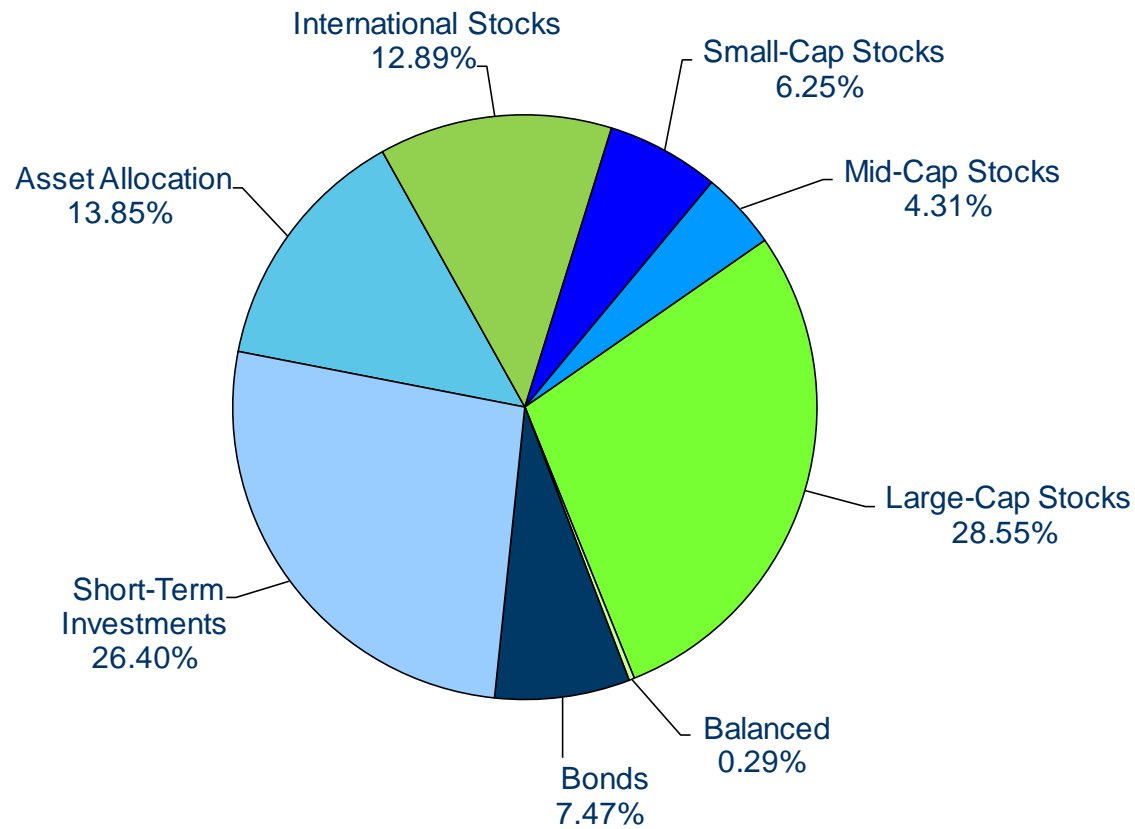
\*As of March 31, 2020 YTD

## Deferrals by Investment Option\*

<u>Investment Option</u>	<u>Deferrals</u>	<u>% of Total</u>
<b>Balanced</b>		
T. Rowe Price Retirement Balanced Fund (Investor Class)	\$ 57,256.86	0.29%
<b>Bonds</b>		
Dodge & Cox Income Fund	\$ 1,479,291.92	7.47%
<b>Short-Term Investments</b>		
Cook County Blended Fixed Option	\$ 5,227,636.48	26.40%
<b>Total:</b>	<b>\$ 19,799,692.46</b>	<b>100.00%</b>

\*As of March 31, 2020 YTD

# Deferrals by Investment Category\*

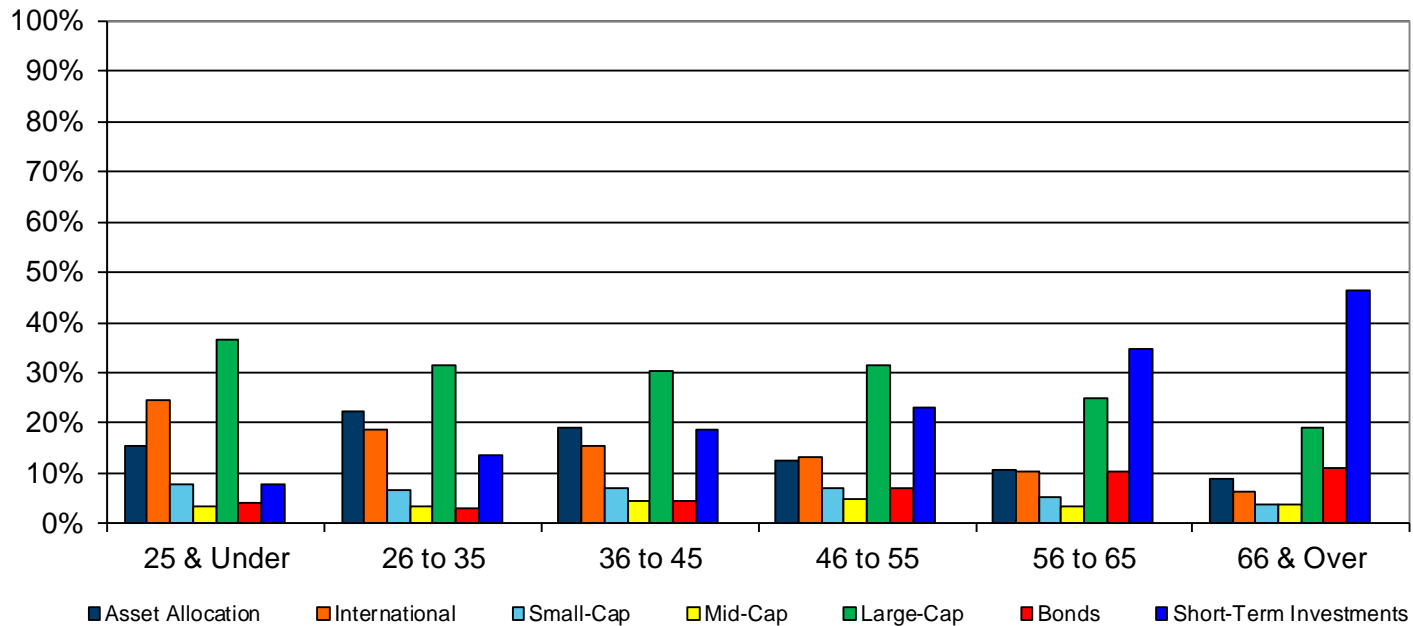


\*As of March 31, 2020 YTD

# Deferrals by Participant Age Group and Asset Class\*

Age Group	Asset Allocation	Int'l	Small-Cap	Mid-Cap	Large-Cap	Balanced	Bonds	Short-Term Investments	Total
25 & Under	\$7,872	\$12,360	\$4,032	\$1,664	\$18,523	\$166	\$2,026	\$4,041	\$50,683
26 to 35	\$355,744	\$296,234	\$107,016	\$52,355	\$501,821	\$14,845	\$49,700	\$216,297	\$1,594,012
36 to 45	\$741,267	\$599,473	\$273,336	\$180,172	\$1,172,159	\$4,266	\$170,797	\$723,460	\$3,864,930
46 to 55	\$904,777	\$968,001	\$513,021	\$367,622	\$2,285,614	\$23,326	\$526,781	\$1,693,806	\$7,282,947
56 to 65	\$621,278	\$595,314	\$293,126	\$204,519	\$1,436,629	\$7,406	\$593,809	\$2,010,246	\$5,762,328
66 & Over	\$111,561	\$79,809	\$46,088	\$46,015	\$238,104	\$7,247	\$136,180	\$579,787	\$1,244,792
<b>Total</b>	<b>\$2,742,499</b>	<b>\$2,551,191</b>	<b>\$1,236,619</b>	<b>\$852,348</b>	<b>\$5,652,850</b>	<b>\$57,257</b>	<b>\$1,479,292</b>	<b>\$5,227,636</b>	<b>\$19,799,692</b>

Percentage of Deferrals by Asset Class within Age Group



\*As of March 31, 2020 YTD

## Deferrals by Participant Age and Averages\*

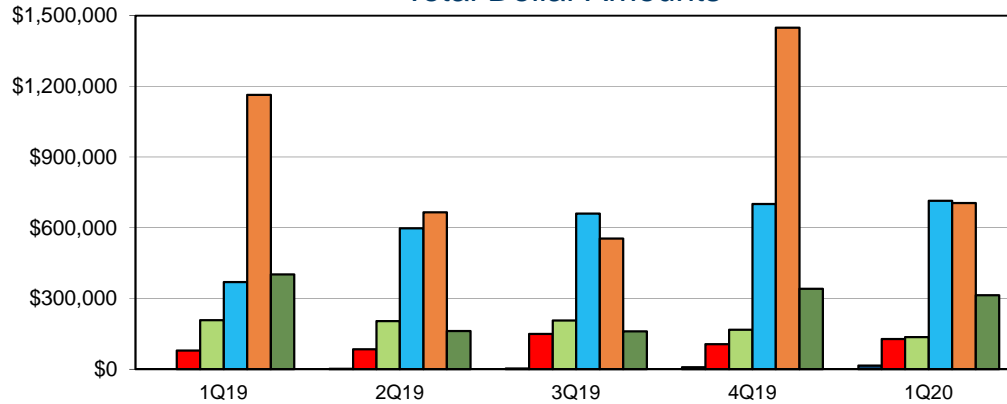
Age	Participants**	Deferrals	% of Total	Avg Def (YTD)
25 & Under	83	\$50,683	0.26%	\$611
26 to 35	1,590	\$1,594,012	8.05%	\$1,003
36 to 45	3,173	\$3,864,930	19.52%	\$1,218
46 to 55	4,741	\$7,282,947	36.78%	\$1,536
56 to 65	3,086	\$5,762,328	29.10%	\$1,867
66 & Over	595	\$1,244,792	6.29%	\$2,092
<b>Total:</b>	<b>13,268</b>	<b>\$19,799,692</b>	<b>100.00%</b>	<b>\$1,492</b>

\* As of March 31, 2020 YTD

\*\* Represents the number of participants who have deferred between January 1 and March 31, 2020.

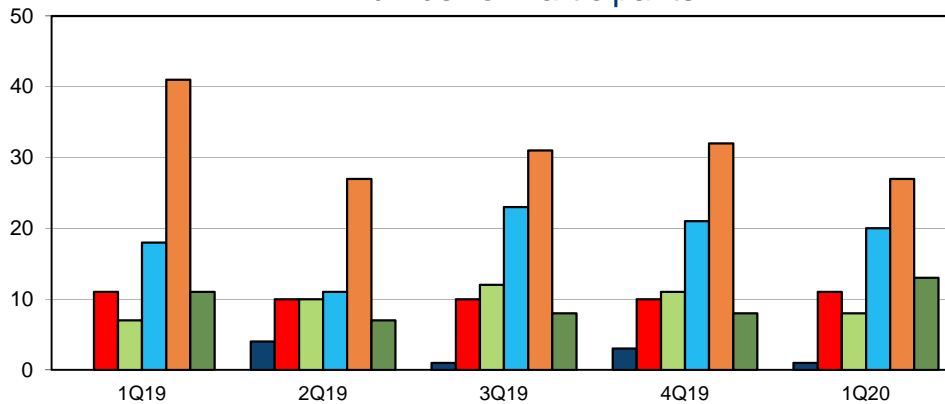
# Transfers/Rollovers In by Age Group\*

### Total Dollar Amounts



Age Group	1Q19	2Q19	3Q19	4Q19	1Q20
25 & Under	\$0	\$2,133	\$2,841	\$9,030	\$14,817
26-35	\$78,428	\$84,043	\$149,077	\$105,963	\$128,138
36-45	\$207,818	\$203,936	\$207,224	\$166,792	\$135,612
46-55	\$369,794	\$597,914	\$660,067	\$700,533	\$714,257
56-65	\$1,163,667	\$666,169	\$554,102	\$1,448,647	\$704,678
66 & Older	\$402,080	\$161,596	\$160,552	\$341,344	\$314,593
<b>Total</b>	<b>\$2,221,788</b>	<b>\$1,715,791</b>	<b>\$1,733,861</b>	<b>\$2,772,309</b>	<b>\$2,012,095</b>

### Number of Participants

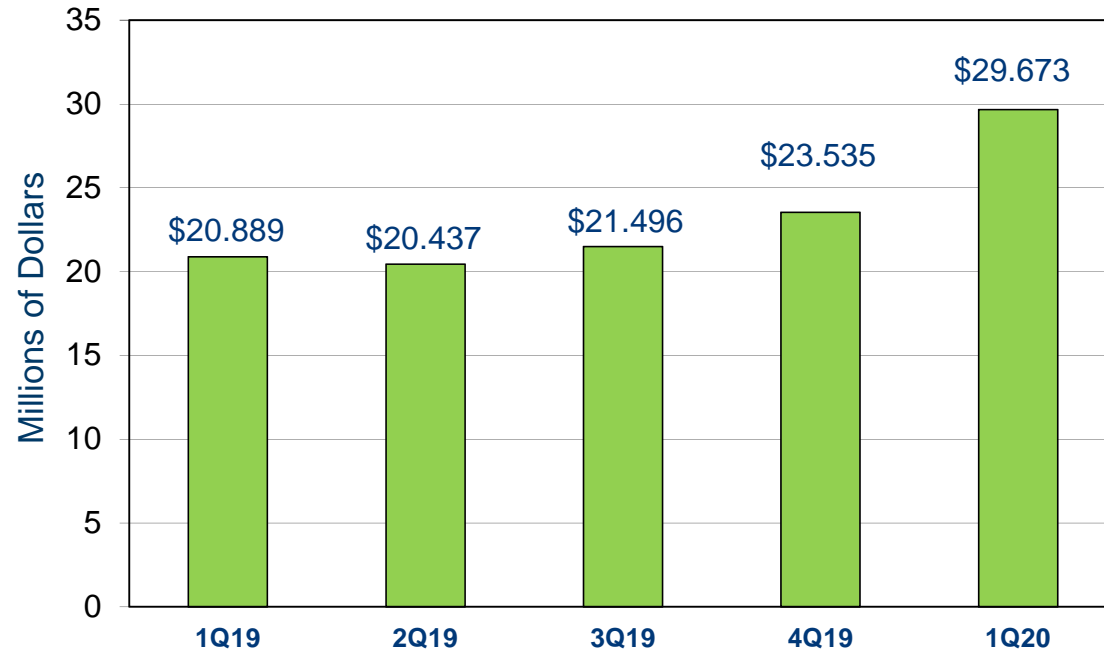


Age Group	1Q19	2Q19	3Q19	4Q19	1Q20
25 & Under	0	4	1	3	1
26-35	11	10	10	10	11
36-45	7	10	12	11	8
46-55	18	11	23	21	20
56-65	41	27	31	32	27
66 & Older	11	7	8	8	13
<b>Total</b>	<b>88</b>	<b>69</b>	<b>85</b>	<b>85</b>	<b>80</b>

\*As of March 31, 2020 YTD

# Distributions

## Withdrawals\*



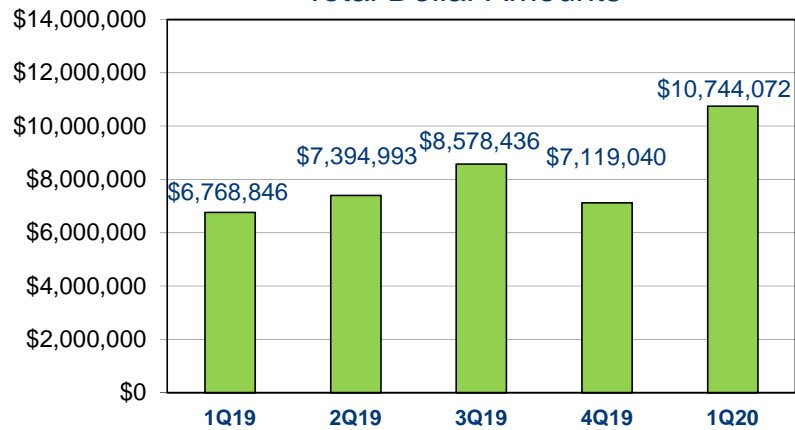
	1Q19	2Q19	3Q19	4Q19	1Q20
<b>Total Distributed</b>	<b>\$20,889,051</b>	<b>\$20,436,928</b>	<b>\$21,496,248</b>	<b>\$23,535,450</b>	<b>\$29,672,643</b>
<b>Total Withdrawals</b>	<b>2,306</b>	<b>2,312</b>	<b>2,464</b>	<b>3,054</b>	<b>2,437</b>
<b>Total Participants</b>	<b>1,324</b>	<b>1,299</b>	<b>1,419</b>	<b>1,998</b>	<b>1,393</b>

\*As of March 31, 2020



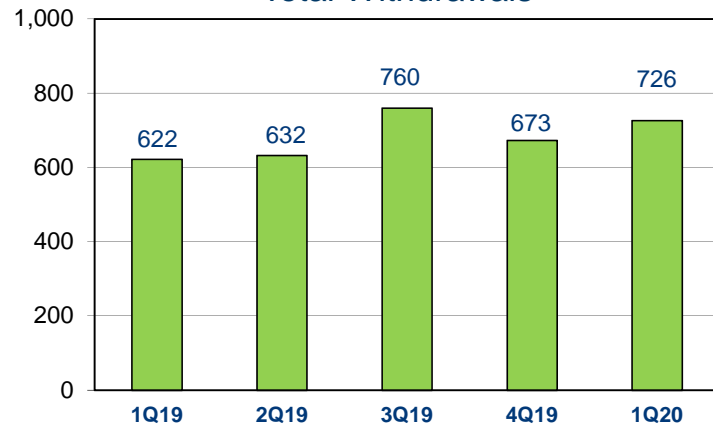
# Partial/Lump Sum Distribution Activity\*

Total Dollar Amounts



	1Q19	2Q19	3Q19	4Q19	1Q20
<b>Total Distributed</b>	<b>\$6,768,846</b>	<b>\$7,394,993</b>	<b>\$8,578,436</b>	<b>\$7,119,040</b>	<b>\$10,744,072</b>

Total Withdrawals

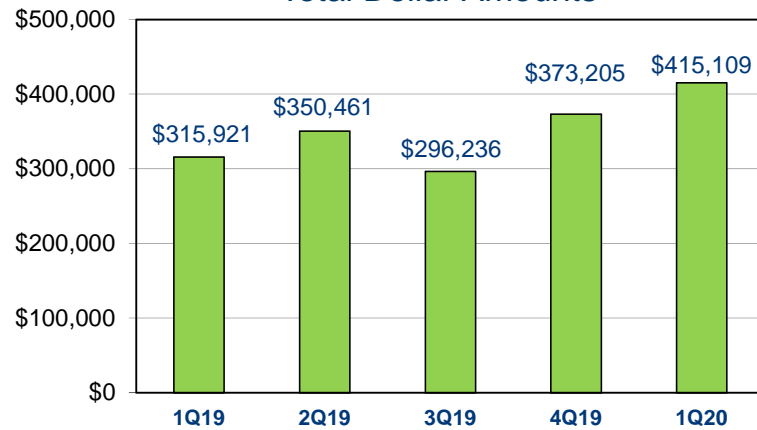


	1Q19	2Q19	3Q19	4Q19	1Q20
<b>Total Withdrawals</b>	<b>622</b>	<b>632</b>	<b>760</b>	<b>673</b>	<b>726</b>
<b>Total Participants</b>	<b>541</b>	<b>522</b>	<b>616</b>	<b>538</b>	<b>608</b>

\*As of March 31, 2020

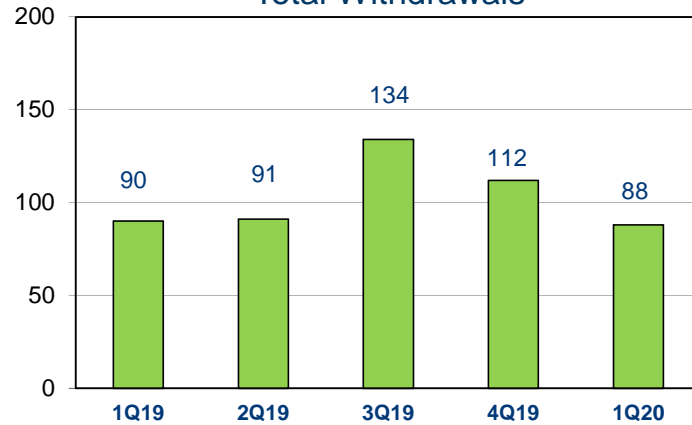
# Unforeseeable Emergency Distribution Activity\*

Total Dollar Amounts



	1Q19	2Q19	3Q19	4Q19	1Q20
<b>Total Distributed</b>	<b>\$315,921</b>	<b>\$350,461</b>	<b>\$296,236</b>	<b>\$373,205</b>	<b>\$415,109</b>

Total Withdrawals

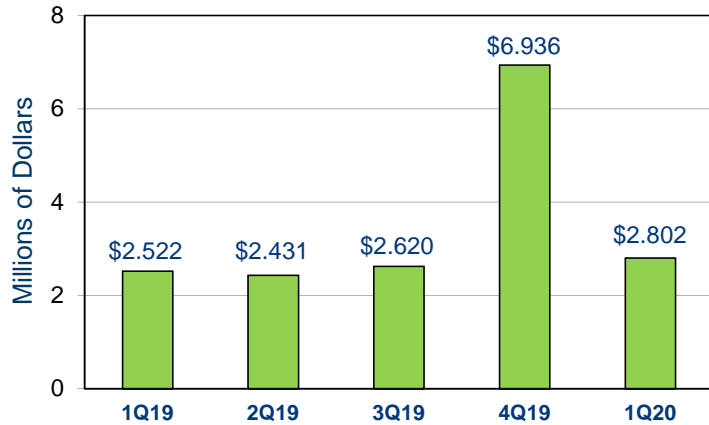


	1Q19	2Q19	3Q19	4Q19	1Q20
<b>Total Withdrawals</b>	<b>90</b>	<b>91</b>	<b>134</b>	<b>112</b>	<b>88</b>
<b>Total Participants</b>	<b>78</b>	<b>73</b>	<b>106</b>	<b>82</b>	<b>65</b>

\*As of March 31, 2020

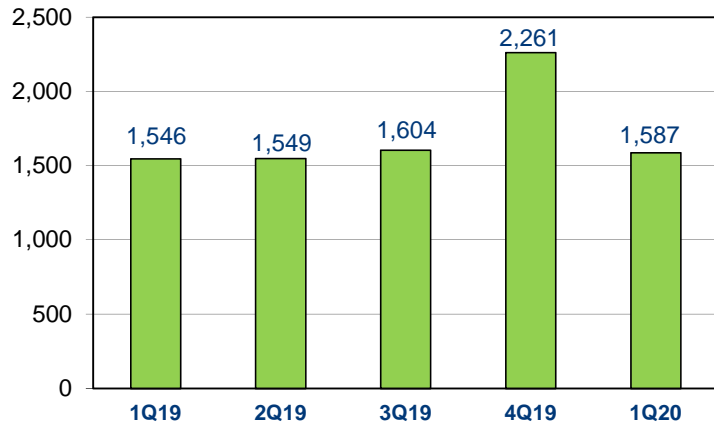
# Systematic Withdrawal Activity\*

Total Dollar Amounts



	1Q19	2Q19	3Q19	4Q19	1Q20
<b>Total Distributed</b>	<b>\$2,522,177</b>	<b>\$2,430,738</b>	<b>\$2,620,190</b>	<b>\$6,936,081</b>	<b>\$2,802,364</b>

Total Withdrawals

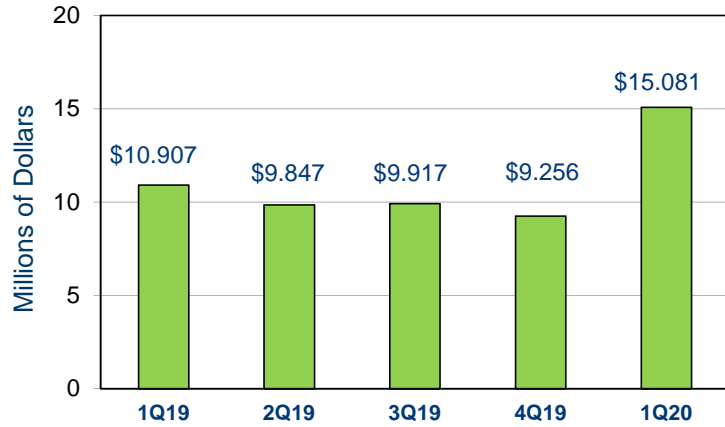


	1Q19	2Q19	3Q19	4Q19	1Q20
<b>Total Withdrawals</b>	<b>1,546</b>	<b>1,549</b>	<b>1,604</b>	<b>2,261</b>	<b>1,587</b>
<b>Total Participants</b>	<b>658</b>	<b>653</b>	<b>714</b>	<b>1,353</b>	<b>672</b>

\*As of March 31, 2020

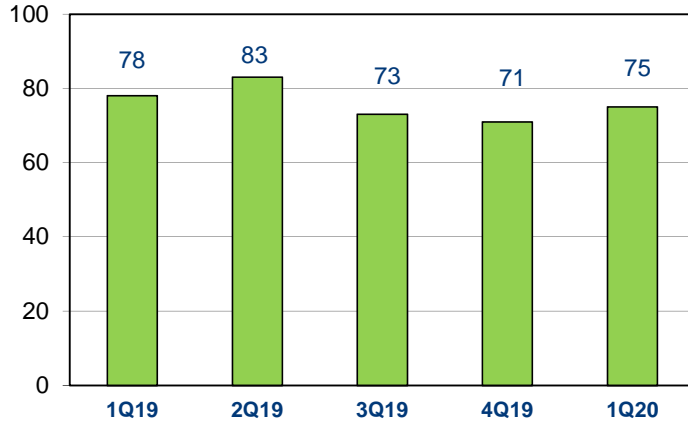
# Transfers/Rollovers Out Activity\*

Total Dollar Amounts



	1Q19	2Q19	3Q19	4Q19	1Q20
<b>Total Distributed</b>	<b>\$10,906,667</b>	<b>\$9,846,960</b>	<b>\$9,917,347</b>	<b>\$9,255,823</b>	<b>\$15,081,304</b>

Total Withdrawals



	1Q19	2Q19	3Q19	4Q19	1Q20
<b>Total Withdrawals</b>	<b>78</b>	<b>83</b>	<b>73</b>	<b>71</b>	<b>75</b>
<b>Total Participants</b>	<b>77</b>	<b>79</b>	<b>71</b>	<b>66</b>	<b>73</b>

\*As of March 31, 2020

## Transfers/Rollovers Out Activity\*

Receiving Institution	1Q20 Number	1Q20 Amount
AEIS INC	1	\$56,009.33
ALLIANZ LIFE INSURANCE COMPANY	2	\$218,045.37
AMERICAN CENTURY INVESTMENTS	1	\$221,424.94
AMERICAN EQUITY INVESTMENT LIFE INS CO	1	\$70,000.00
ASSETMARK TRUST COMPANY	1	\$280,990.79
ATHENE ANNUITY AND LIFE COMPANY	2	\$275,000.00
BANK OF AMERICA NA TRUSTEE	1	\$57,875.85
CAPITAL BANK AND TRUST COMPANY	1	\$211,083.16
CHARLES SCHWAB & CO INC	4	\$2,167,989.01
CORRELL CO	1	\$52,677.46
CREDIT UNION 1	1	\$37,277.83
EDWARD JONES TRUST CO	3	\$546,833.35
FEDERAL LIFE INSURANCE	1	\$91,607.56
FIDELITY MANAGEMENT TRUST COMPANY	8	\$1,460,004.76
FOLIOFN INVESTMENTS INC	1	\$425,696.53
JACKSON NATIONAL LIFE INSURANCE COMPANY	1	\$80,000.00
JP MORGAN SECURITIES LLC	7	\$867,042.65
LINCOLN FINANCIAL GROUP	1	\$154,306.39
LPL FINANCIAL LLC	1	\$21,503.55
MARQUETTE BANK	1	\$43,434.82
MASS MUTUAL RETIREMENT SERVICES	1	\$1,094,968.67
MERRILL LYNCH PIERCE FENNER & SMITH	2	\$459,771.39
MORGAN STANLEY SMITH BARNEY LLC	1	\$70,511.30
NATIONAL FINANCIAL SERVICES	1	\$201,826.46
NATIONWIDE LIFE AND ANNUITY INSURANCE CO	1	\$268,662.84
NYLIAC	3	\$61,073.25
PERSHING LLC	2	\$1,409,736.11
PRUDENTIAL RETIREMENT	1	\$66,905.90
RAYMOND JAMES & ASSOC INC	1	\$29,700.32
S&P GLOBAL	1	\$822.35
T ROWE PRICE RETIREMENT PLAN SERVICES	2	\$20,447.61
TD AMERITRADE INSTITUTIONAL	7	\$2,414,342.60
ESCHEATMENTS	3	-\$9,021.55
USB FINANCIAL SERVICES INC	1	\$69,831.76
VANGUARD FIDUCIARY TRUST COMPANY	7	\$1,526,178.90
VANTAGEPOINT TRANSFER AGENTS / 457	1	\$56,743.17
<b>Total</b>	<b>75</b>	<b>\$15,081,304.43</b>

\*As of March 31, 2020

## Loans\*

Quarter	Total Outstanding (Active)	Total Amount Outstanding (Active)	Average Amount Outstanding (Active)	Newly Defaulted	Amount Defaulted	Total Defaulted	Total Default Principal Amount
1Q2019	5,158	\$32,493,613	\$6,300	142	\$876,952	1,343	\$7,593,260
2Q2019	5,444	\$32,921,234	\$6,047	117	\$630,625	1,455	\$8,149,649
3Q2019	5,666	\$33,906,824	\$5,984	149	\$780,491	1,574	\$8,724,413
4Q2019	5,890	\$34,193,352	\$5,805	181	\$835,922	1,799	\$9,684,791
1Q2020	5,868	\$33,703,238	\$5,744	141	\$663,705	1,893	\$10,096,519

## Loans\*

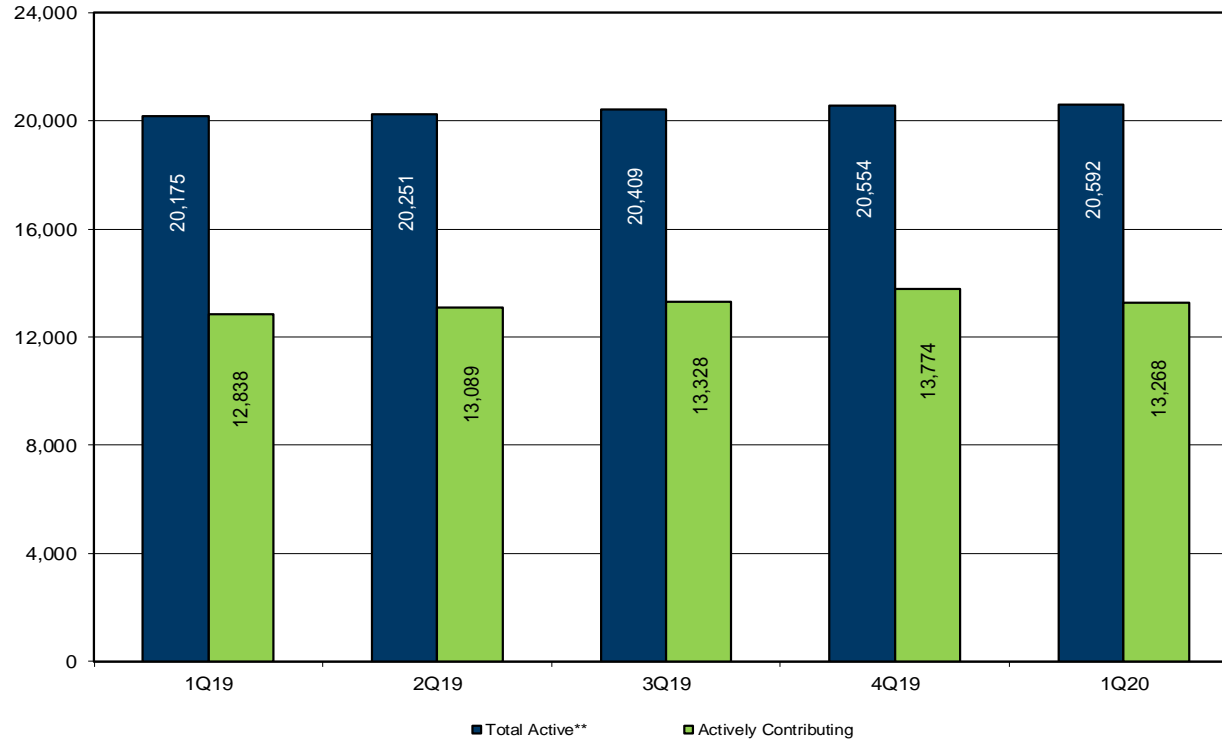
Quarter	Loans Initiated	Loan Amount	Avg Loan Amount	Amount<5,000	Amount >= \$5,000	General Purpose	Primary Residence
1Q2019	477	\$3,538,068	\$7,417	245	232	472	5
2Q2019	627	\$4,231,689	\$6,749	357	270	622	5
3Q2019	768	\$5,214,280	\$6,789	429	339	760	8
4Q2019	626	\$4,507,377	\$7,200	366	260	619	7
1Q2020	480	\$3,741,970	\$7,796	237	243	477	3

\*As of March 31, 2020

# Participation



# Participant Growth Information\*



\*\**Total Active* is defined as the total of the following account statuses: Unrestricted + Administrative Hold + Awaiting 1st Deferral + Statement Maintenance + Systematic Withdrawal.  
*Actively Contributing* represents the number of participants who deferred during the year.

\*As of March 31, 2020

# Service Statistics

## Service Statistics

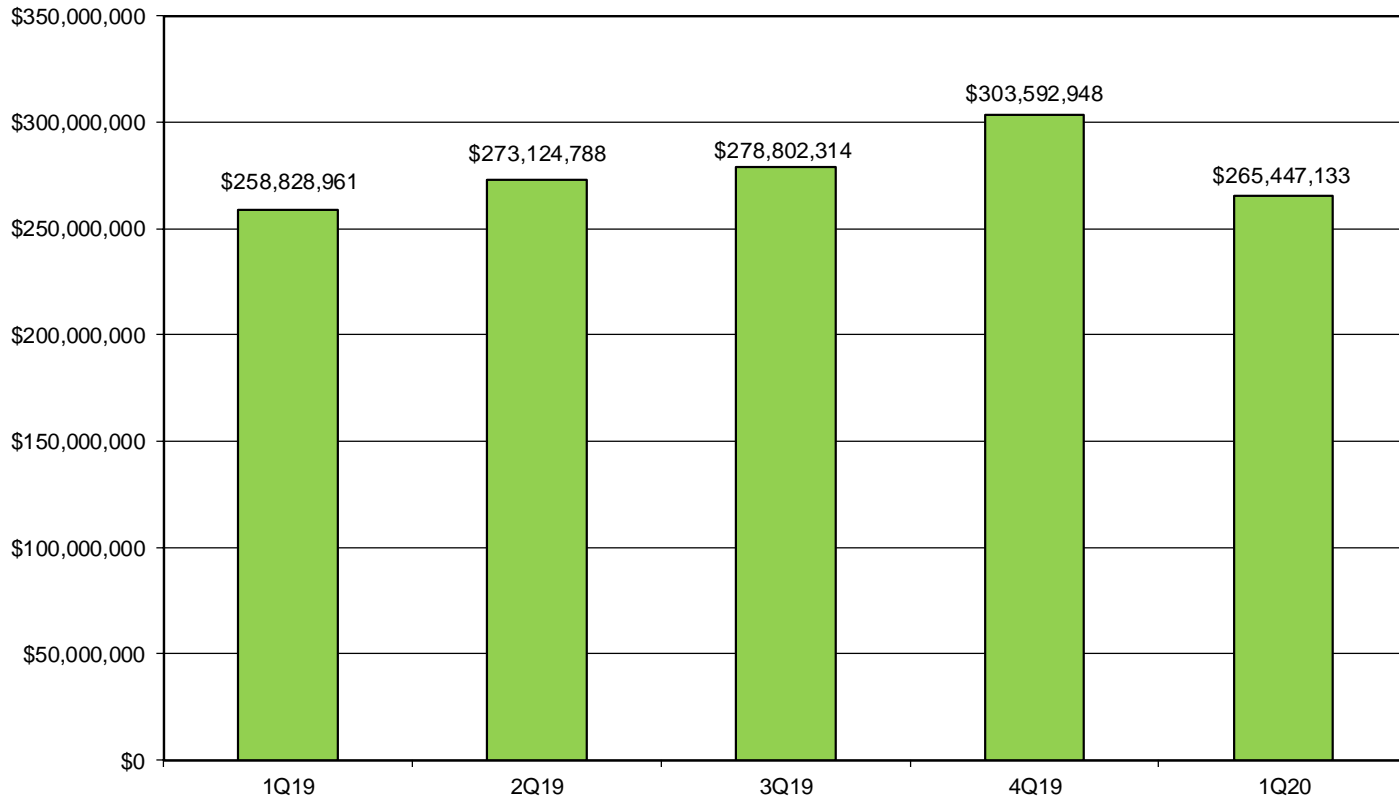
<b>Contact</b>	<b>2019</b>	<b>YTD 1Q20</b>
<b>Work-place visits</b>	<b>568</b>	<b>102</b>
<b>New enrollments</b>	<b>1,093</b>	<b>199</b>
<b>Contribution elections</b>	<b>5,157</b>	<b>1,590</b>
<b>Calls to Retirement Resource Group</b>	<b>1,422</b>	<b>417</b>
<b>Walk-in visits to local office</b>	<b>639</b>	<b>137</b>
<b>Voice response unit calls</b>	<b>7,437</b>	<b>1,756</b>
<b>Web-site hits (www.CookCountyDC.com)</b>	<b>669,124</b>	<b>231,431</b>
<b>My Investment Planner Advice*</b>	<b>307</b>	<b>207</b>

\*As of March 31, 2020

# ProAccount Managed Account Activity

# ProAccount Managed Account Activity\*

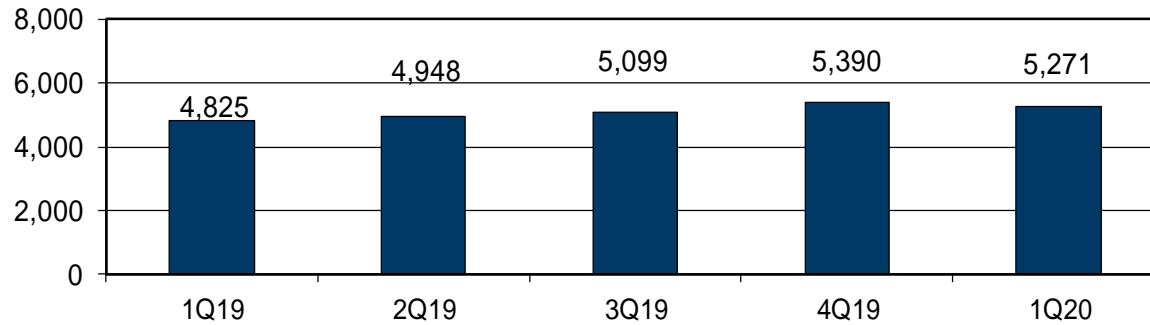
## Assets Under Management



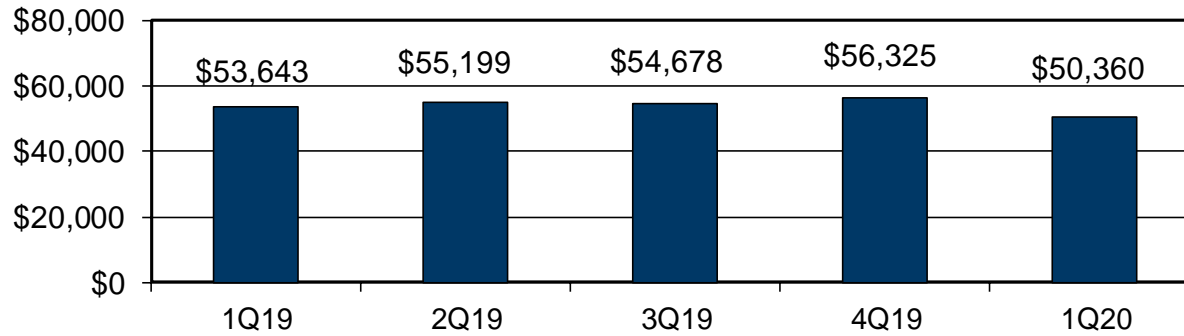
\*As of March 31, 2020

# ProAccount Managed Account Activity\*

## Number of Participants



## Average Assets per Participant



\*As of March 31, 2020

# Reserve Account Activity

# 1st Quarter 2020 Revenue Calculation\*

Investment Option	Gross Expense Ratio	Annual Fund Reimbursement Rate	1/31/2020 Account Value	2/29/2020 Account Value	3/31/2020 Account Value	1Q2020 Fund Reimbursement Revenue	Plan Compensation (0.0075%)
American Century Large Company Value Fund - Class R6	0.49%	0.00%	38,885,955	36,360,811	31,865,918	-	(656)
American Funds Capital World Growth & Income - Class R6	0.42%	0.00%	61,201,622	57,107,013	50,781,766	-	(1,043)
Cook County Blended Fixed Option	N/A	0.00%	562,070,216	564,874,949	573,224,482	-	(10,579)
Dodge & Cox Income Fund	0.42%	0.08%	110,593,908	109,160,295	101,362,218	21,282	(1,986)
EuroPacific Growth Fund(R) - Class R5	0.50%	0.05%	75,180,751	71,311,081	62,955,063	8,675	(1,297)
Fidelity Contrafund K6	0.45%	0.00%	249,886,167	232,684,567	203,982,685	-	(4,259)
Invesco Growth and Income Fund - Class Y	0.57%	0.25%	30,394,731	28,340,074	23,985,457	17,129	(502)
JPMorgan Mid Cap Value Fund - Class L	0.86%	0.10%	29,393,951	26,117,417	20,081,589	6,260	(469)
Loan	N/A	0.00%	34,180,406	34,116,990	33,703,144	-	-
Neuberger Berman Genesis Fund - Institutional Class	0.85%	0.10%	23,711,820	22,404,277	19,859,215	5,466	(398)
Schwab Personal Choice Retirement Account	N/A	0.00%	3,622,904	3,462,551	3,493,703	-	-
T. Rowe Price Retirement Balanced Fund	0.51%	0.15%	2,603,463	2,612,029	1,946,525	889	(44)
T. Rowe Price Retirement Funds, Inc. - T. Rowe Price Retirement 2010 Fund	0.53%	0.15%	244,006	319,590	295,039	106	(5)
T. Rowe Price Retirement Funds, Inc. - T. Rowe Price Retirement 2015 Fund	0.56%	0.15%	898,847	834,463	747,942	308	(15)
T. Rowe Price Retirement Funds, Inc. - T. Rowe Price Retirement 2020 Fund	0.59%	0.15%	4,156,339	3,702,571	2,790,018	1,323	(66)
T. Rowe Price Retirement Funds, Inc. - T. Rowe Price Retirement 2025 Fund	0.63%	0.15%	8,392,386	7,932,960	6,762,594	2,868	(143)
T. Rowe Price Retirement Funds, Inc. - T. Rowe Price Retirement 2030 Fund	0.66%	0.15%	4,311,497	4,448,276	3,770,885	1,556	(78)
T. Rowe Price Retirement Funds, Inc. - T. Rowe Price Retirement 2035 Fund	0.68%	0.15%	3,473,764	3,437,868	2,946,092	1,224	(61)
T. Rowe Price Retirement Funds, Inc. - T. Rowe Price Retirement 2040 Fund	0.70%	0.15%	3,179,646	3,159,431	2,786,306	1,133	(57)
T. Rowe Price Retirement Funds, Inc. - T. Rowe Price Retirement 2045 Fund	0.71%	0.15%	2,855,104	2,719,869	2,377,360	988	(49)
T. Rowe Price Retirement Funds, Inc. - T. Rowe Price Retirement 2050 Fund	0.71%	0.15%	2,129,844	2,033,109	1,964,246	762	(38)
T. Rowe Price Retirement Funds, Inc. - T. Rowe Price Retirement 2055 Fund	0.72%	0.15%	1,248,068	1,190,796	1,071,050	436	(22)
T. Rowe Price U.S. Equity Research Fund - I Class	0.39%	0.00%	42,482,564	39,386,935	35,646,433	-	(723)
The Growth Fund of America(R) - Class R6	0.31%	0.00%	77,068,170	71,669,207	63,855,100	-	(1,312)
Vanguard(R) Institutional Index Fund - Institutional Shares	0.035%	0.00%	164,739,786	151,013,632	131,729,350	-	(2,786)
Vanguard(R) LifeStrategy(R) Conservative Growth Fund	0.12%	0.00%	16,379,217	15,874,301	14,806,654	-	(292)
Vanguard(R) LifeStrategy(R) Growth Fund	0.14%	0.00%	42,791,202	40,499,084	35,579,994	-	(739)
Vanguard(R) LifeStrategy(R) Moderate Growth Fund	0.13%	0.00%	46,090,369	44,044,904	39,354,854	-	(804)
Vanguard(R) Mid-Cap Index Fund - Institutional Shares	0.04%	0.00%	37,542,539	33,447,579	27,499,830	-	(612)
Vanguard(R) Small-Cap Index Fund - Institutional Shares	0.04%	0.00%	26,968,460	24,389,953	19,193,320	-	(438)
Victory Sycamore Small Company Opportunity Fund - Class I	0.92%	0.10%	10,853,240	10,116,238	8,756,725	2,463	(174)
William Blair Small Cap Growth Fund - Class I	1.25%	0.15%	18,990,982	17,336,654	13,725,804	6,217	(311)
<b>Total</b>			<b>1,736,521,924</b>	<b>1,666,109,475</b>	<b>1,542,901,364</b>	<b>79,084</b>	<b>(29,956)</b>

Note: Monthly fund values are rounded; monthly totals are based on actual fund amount.

\*As of March 31, 2020



## 1st Quarter 2020 Reserve Account Activity\*

Activity	Date	Amount
Beginning Balance	1/1/2020	\$846,807
4Q19 Reserve Account Deposit	1/9/2020	\$31,273
Overcharge of Loan Finance Charge	1/21/2020	\$12,223
NAGDCA Membership Renewal	2/6/2020	(\$600)
Callan LLC Invoice # SI-2001038	2/7/2020	(\$30,000)
Morgan, Lewis, & Bockius LLP	3/12/2020	(\$14,112)
Administrative Coordinator Salary FY19	3/16/2020	(\$26,715)
Investment Performance (Vanguard Treasury Money Market Fund)	3/31/2020	\$3,037
<b>Ending Balance</b>	<b>3/31/2020</b>	<b>\$821,913</b>

\*As of March 31, 2020

# Performance Guarantees

## Performance Guarantees

Service	Standard	\$ at Risk	Current Status - YTD as of 3/31/2020
<b>Voice Response System/Participant and Plan Sponsor Website Availability</b>	The Voice Response System/Participant and Plan Sponsor websites will be available 24 hours/day, 7-days per week 99% of the time.	\$5,000 annually	Voice Response System and Website availability was 100.00% for 1Q2020.
<b>Participant Services Phone Availability and Response Time</b>	For the Live Operator Call Center, 70% of calls will be answered within 30 seconds for a live operator, and an abandonment rate of less than 4%.	\$2,500 per calendar year	55.08% of calls were answered within 30 seconds during 1Q2020.
	For the Voice Response System during hours outside of the Live Operator Call Center hours, 70% of calls will be immediately transferred to a menu after the ring, and an abandonment rate of less than 4%.	\$2,500 per calendar year	12.73% of calls were abandoned during 1Q2020.
<b>Quality Standard for Voice Response System monthly down time</b>	No more than 4 hours per month	\$2,500 per calendar year	The Voice Response System availability was 100.00% for 1Q2020.
<b>Quarterly Participant Statement Delivery</b>	99% in compliance with the Standard below.  Dependency: Receipt of all necessary information (example, message approval) from the PlanSponsor prior to the end of the quarter for which the statement period is applicable. 100% accuracy rate on statements mailed.  Standard: Mailed within 30 business days of the close of the quarter.	\$5,000 per calendar quarter plus \$1,000 for each additional day that statements are delayed	1Q: Mailed 4/15/2020
<b>Participant Transaction Confirmation Statements</b>	99% in compliance with the Standard below.  Standard: Mailed within 2-3 business days of the transaction request. Exchanges, allocation changes, and deferral changes.	\$25 for each confirmation statement delayed	All confirmations mailed within 3 business days of transaction

## Performance Guarantees (continued)

Service	Standard	\$ at Risk	Current Status - YTD as of 3/31/2020
<b>Fund Balance Transfers</b>	Mailed within three business days.  Processed same day if initiated prior to the close of the New York Stock Exchange.	\$25 for each participant confirmation statement	All confirmations mailed within 3 business days of transaction for 1Q2020.  100% of exchanges were processed the same day for 1Q2020.
<b>Investment Transaction/Election Requests; and Exchanges Executed</b>	Written verifications mailed within three business days.  Processed upon receipt of the request if initiated by 4pm ET; processed the next business day if received after 4pm ET.	\$25 for each participant confirmation statement	All confirmations mailed within 3 business days of transaction for 1Q2020.
<b>Termination/In service Withdrawals/Distributions</b>	99% of withdrawals processed within 1 business day of the receipt of the request provided the request is received in good order by 4pm ET; processed the next business day if received after 4pm ET.  Distribution checks mailed within 3-5 business days of processing.	\$1,500 per month plus \$50 per day for each check outstanding.	100.00% of withdrawals processed within 1 business day of receipt in good order.
<b>Contributions processed and posted to Investments</b>	100% processed in compliance with the standard below.  <b>Standard:</b> Contributions (with complete and accurate Payroll data) received by close of business on the NYSE (4pm ET) will be processed that business day; processed the next business day if received after 4pm ET.	Nationwide will correct as of the original effective date, at its expense, any errors it commits in processing contributions sent by the Plan Sponsor.  \$2,500 for each payroll submission that is not posted in accordance with the Standard.	All contributions processed in accordance with the Standard
<b>Rollovers Out</b>	99% processed within 3-5 business days provided the approved request is received in good order by 4pm ET.	\$1,500 per calendar quarter	All good order Rollover Out requests processed within 5 business days of receipt

## Performance Guarantees (continued)

Service	Standard	\$ at Risk	Current Status - YTD as of 3/31/2020
<b>DRO processing</b>	If the Plan recognizes DROs, confirm paperwork is complete and confirm required signatures according to procedures of Plan Sponsor and process segregation within 5-7 business days of receipt of completed paperwork.	\$100 per day for each day delayed	All DROs have been processed in accordance with the Standard
<b>Plan Sponsor reports</b>	Reporting for the preceding quarter is available on 30 business days after quarter end.	\$2,500 per calendar quarter	All reports available by 30th business day after quarter end
<b>Plan Performance Reviews</b>	Fund and Plan Performance Reviews will be provided quarterly within thirty (30) days of quarter close to the Plan Sponsors and its advisors.	\$5,000 per occurrence	Reporting was posted to the Plan's website within 30 business days of quarter end. All applicable data for the Plan's Consultant was provided within 30 business days of quarter end.
<b>Participant Group Meetings</b>	Nationwide will meet annually with the Plan Sponsor to discuss and mutually agree in writing upon the number of Participant group meetings that will be provided in 2012 and in each year thereafter.  Nationwide will document the number of group meetings to be held and will include the number of group meetings held, their locations and topics covered as part of the Plan Performance Review.	\$5,000 annually	16 participant group meetings were held 1Q2020.
<b>Participant Individual Meetings</b>	Nationwide will meet annually with the Plan Sponsor to discuss and mutually agree in writing upon the number of Participant individual meetings that will be provided in 2012 and in each year thereafter.  Nationwide will document the number of individual meetings to be held and will include the number of individual meetings held, their locations and topics covered as part of the Plan Performance Review.	\$5,000 annually	1,989 individual meetings were held 1Q2020.

## Performance Guarantees (continued)

Service	Standard	\$ at Risk	Current Status - YTD as of 3/31/2020
<b>Participant Satisfaction</b>	90% rating of <b>Satisfied to Highly Satisfied</b> on a 4-point scale, with the scale as follows: 1 - Unsatisfied 2 - Somewhat Satisfied 3 - Satisfied 4 - Highly Satisfied	\$15,000 annually	2020 survey will be completed later this year.
<b>Implementation of all new fund changes</b>	Service provider will have all new funds up by; <b>To be determined</b>	\$5,000 per event	There were no fund changes in 1Q2020.
<b>Beneficiary Services</b>	Confirm designated beneficiaries within five business days of receipt of inquiry or transaction.	\$10 per transaction	All confirmations sent within 5 business days of inquiry or transaction
<b>Written replies to inquiries</b>	Acknowledgement issued in writing or via e-mail within 5 business days from the receipt of a mailed written or e-mailed inquiry.	\$150 per transaction	All acknowledgements issued within 5 business days of receipt of inquiry.
<b>Quality standard for amount of time to handle issue resolution</b>	90% resolved within 10 business days.	\$150 per transaction	100% of formal complaints were resolved within 10 business days.